

DEBIT CARD SYSTEM AND METHOD
FOR IMPLEMENTING INCENTIVE AWARD PROGRAM

Abstract of the Invention

5 A debit card system for implementing an incentive award
program for a customer having participants. A plurality of
debit cards, each assigned to one participant and having a
unique account number corresponding to an award account of
the participant is part of the system. A bank filter
processor accesses program data including data identifying
10 the authorized unique account numbers of the participants,
data identifying the authorized merchants and data indicating
the balance in each participant's award account. The filter
processor compares this program data to the following
transaction data: the initiating account number of the card
15 initiating the transaction, the merchant identification data
of the initiating merchant, and the data regarding the amount
of the initiated transaction. The filter processor generates
validating data for the transaction when the evaluated
transaction data indicates that the transaction has been
20 initiated by an authorized merchant using the unique account
number of one of the participants having a sufficient balance
in the participant's corresponding award account to cover the
transaction. Otherwise, invalidating data is generated.